The Commissioner is authorized to credit any overpayment or charge any deficiencies to Deposit Account No. 50-0311 Reference No. 24655-017. Should any questions or issues arise concerning this application, the Examiner is encouraged to contact the undersigned at the telephone number provided below.

Respectfully submitted,

Date: December 9, 2002

Sonia K. Guterman, Esq. (Reg. No. 44,729) Attorney for Applicants c/o MINTZ, LEVIN

One Financial Center

Boston, Massachusetts 02111

Tel: (617) 542-6000 Fax: (617) 542-2241

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